ACORD TM CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY) 6/28/2007

PRODUCER

MARSH SALDAÑA

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDEDBY THE POLICIES BELOW

INSURED

J&S DEVELOPMENT CORP.
58 SOUTH KIMBAL STREET
BRADFORD, MASSACHUSSETS 01835

INSURERS AFFORDING COVERAGE

ACE INSURANCE COMPANY
P O BOX 191249
SAN JUAN, PR 00919-1249

A
B
C

EXHIBIT

PENGAD 800-631-6989

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITIONOF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
X	GENERAL LIABILITY [X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS MADE [X] OCCUR [ ] ______ [ ] ______ GEN'L AGGREGATE LIMIT APPLIES PER [ ] POLICY [ ] PROJECT [ ] LOC	95PR201391	8/14/2006	8/14/2007	EACH OCCURRENCE	$1,000,000.00
					FIRE DAMAGE (Any one fire)	$ 100,000.00
					MED EXP (Any one person)	$ 5,000.00
					PERSONAL ADV INJURY	$ 1,000,000.00
					GENERAL AGGREGATE	$ 2,000,000.00
					PRODUCTS-COMP/OP AGG	INCLUDED
	AUTOMOBILE LIABILITY [ ] ANY AUTO [ ] ALL OWNED AUTOS [ ] SCHEDULED AUTOS [ ] HIRED AUTOS [ ] NON-OWNED AUTOS [ ] ______				COMBINED SINGLE LIMIT (Ea accident)	
					BODILY INJURY (Per person)	
					BODILY INJURY (Per accident)	
					PROPERTY DAMAGE (Per accident)	
	GARAGE LIABILITY [ ] ANY AUTO [ ] ______				AUTO ONLY - EA ACCIDENT	
					OTHER THAN AUTO ONLY: EA ACC	
					AGG	
	EXCESS LIABILITY [ ] OCCUR [ ] CLAIMS MADE [ ] UMBRELLA FORM [ ] DEDUCTIBLE [ ] RETENTION	47PR700048	8/14/2006	8/14/2007	EACH OCURRENCE	$ 3,000,000.00
					AGGREGATE	$ 3,000,000.00
					RETENTION	$ 10,000.00
X	[ ] WORKERS COMPENSATION AND EMPLOYERS LIABILITY [ ] STOP GAP	95PR201391	8/14/2006	8/14/2007	[ ] WC STATUTORY LIMITS [ ] OTHER	
					E.L. EACH ACCIDENT	$ 1,000,000.00
					E.L. DISEASE - EA EMPLOYEE	$ 1,000,000.00
					E.L. DISEASE - POLICY LIMIT	$ 1,000,000.00
X	OTHER [X] EMPLOYEE BENEFITS LIABILITY	95PR201391	8/14/2006	8/14/2007	EACH CLAIM AND AGGREGATE LIMIT	$ 1,000,000.00

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLE/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

CERTIFICATE HOLDER [XXX] ADDITIONAL INSURED. INSURER LETTER [ ]

CERTIFICATE HOLDER & ADDITIONAL INSURED:

CANOPY ECOTERRA
800 RH TODD, SUITE 221
SANTURCE, PR 00907

JR/mmc

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFI ATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

ACE INSURANCE COMPANY

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(es) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endoersement (s). If SUBROGATIONIS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement (s).

DISCLAIMER

This certificate of insurance does not constitute a contract between the issuing insurer (s), authorized representative or producer, and the certificate holder nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

HOLD HARMLESS AGREEMENT

ISSUED TO: **CANOPY ECOTERRA**

THE CONTRACTOR, FOR ITSELF, AGENTS EMPLOYEES, SUCCESSOR AND ASSIGNS AGREES TO SAVE AND HOLD HARMLESS THE OWNER FROM AND AGAINST ANY AND ALL CLAIMS, DEMANDS AND/OR SUITS WHETHER JUDICIAL OR EXTRA JUDICIAL FOR ANY COST WHATEVER ARISING OUT OR RELATED TO THE EXECUTION OF THE CONTRACT DESCRIBED BELOW, AND ITS INSURERS SHALL DEFEND THE OWNER FROM SUCH CLAIMS, DEMANDS AND/OR SUITS AND SHALL BEAR ALL THE EXPENSES FOR SUCH DEFENSE CONTEMPLATED WITHIN THE COVERAGE AND LIMITS PROVIDED BY THIS POLICY EXCEPT WHERE SUCH CLAIMS, DEMANDS AND/OR SUITS ARE DUE SOLELY TO THE NEGLIGENCE OF

CANOPY ECOTERRA
(OWNER)

ITS OFFICERS, AGENTS AND/OR EMPLOYEES. THIS ENDORSEMENT DOES NOT EXTEND, MODIFY, INCREASE LIMITS OF OR OTHERWISE ALTER THE COVERAGE PROVIDED BY THIS POLICY.

ADDITIONAL INSURED

IT IS UNDERSTOOD AND AGREED THAT:

CANOPY ECOTERRA

IS INCLUDED IN THIS POLICY AS AN ADDITIONAL INSURED.

THIRTY (30) DAYS CANCELLATION NOTICE

IT IS HEREBY UNDERSTOOD AND AGREED THAT IN THE EVENT OF CANCELLATION OF THE POLICY THIRTY (30) DAYS WRITTEN NOTICE SHALL BE GIVEN TO:

CANOPY ECOTERRA

PRIOR SAID CANCELLATION BECOMES IN EFFECT. THIS WILL APPLY ONLY ON CANCELLATION REQUESTED BY THE COMPANY FOR OTHER REASONS THAN NON-PAYMENT OF PREMIUM. ADDITIONAL PREMIUM DUE OR INSTALLMENTS DUE UNDER ANY PREMIUM FINANCING AGREEMENT. UNDER ABOVE CIRCUMSTANCES ONLY TEN (10) DAYS MODIFICATIONS WILL GIVEN, AS PER POLICY CONDITIONS.

NAMED INSURED: J&S DEVELOPMENT CORP
POLICY NUMBER: 95PR201391; 47PR700048

ACE INSURANCE COMPANY

AUTHORIZED SIGNATURE

ACORD TM CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY) 3/6/2007

PRODUCER
MARSH SALDAÑA

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDEDBY THE POLICIES BELOW

INSURED
J&S DEVELOPMENT CORP.
58 SOUTH KIMBAL STREET, BRADFORD
MASSACHUSSETS 01835

INSURERS AFFORDING COVERAGE
ACE INSURANCE COMPANY
P O BOX 191249
SAN JUAN, PR 00919-1249
A
B

COVERAGES

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INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
X	GENERAL LIABILITY [X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS MADE [X] OCCUR [ ] _____ [ ] _____ GEN'L AGGREGATE LIMIT APPLIES PER [ ] POLICY [ ] PROJECT [ ] LOC	95PR201391	8/14/2006	8/14/2007	EACH OCCURRENCE FIRE DAMAGE (Any one fire) MED EXP (Any one person) PERSONAL ADV INJURY GENERAL AGGREGATE PRODUCTS-COMP/OP AGG	$1,000,000.00 $ 100,000.00 $ 5,000.00 $ 1,000,000.00 $ 2,000,000.00 INCLUDED
	AUTOMOBILE LIABILITY [ ] ANY AUTO [ ] ALL OWNED AUTOS [ ] SCHEDULED AUTOS [ ] HIRED AUTOS [ ] NON-OWNED AUTOS [ ] _____				COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	
	GARAGE LIABILITY [ ] ANY AUTO [ ] _____				AUTO ONLY - EA ACCIDENT OTHER THAN EA ACC AUTO ONLY : AGG	
X	EXCESS LIABILITY [ ] OCCUR [ ] CLAIMS MADE [X] UMBRELLA FORM [ ] DEDUCTIBLE [ ] RETENTION	47PR700048	8/14/2006	8/14/2007	EACH OCURRENCE AGGREGATE RETENTION	$ 3,000,000.00 $ 3,000,000.00 $ 10,000.00
X	[ ] WORKERS COMPENSATION AND EMPLOYERS LIABILITY [ ] STOP GAP	95PR201391	8/14/2006	8/14/2007	[ ] WC STATUTORY LIMITS [ ] OTHER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 1,000,000.00 $ 1,000,000.00 $ 1,000,000.00
X	OTHER [X] EMPLOYEE BENEFITS LIABILITY	95PR201391	8/14/2006	8/14/2007	EACH CLAIM AND AGGREGATE LIMIT	$ 1,000,000.00

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLE/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

WITH RESPECT TO: PROYECTO: CEMEX DE PONCE, CARR. 123 KM. 8.2 ANTIGUA #10
PONCE, PR 00731

CERTIFICATE HOLDER [XXX] ADDITIONAL INSURED. INSURER LETTER [ ]

CERTIFICATE HOLDER:
CEMEX DE PONCE
P O BOX 331349
PONCE PR 00733-1349

ADDITIONAL INSURED:
AMERICAN WASTE MANAGEMET & RECYCLING LLC

JR/mmc

CANCELLATION

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ACE INSURANCE COMPANY

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